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|---|-----------------------------------|
| To: Patent Examiner Karmis, Stefanos | From: Veronika S. Leliever |
| Fax: (703) 872.9306 | Pages: 23 |
| Phone: (703) 305-8130 | Date: March 16, 2005 |
| Re: 99-012 | Phone: 203.461.7035 |

☒ Urgent ☒ For Review ☐ Please Comment ☐ Please Reply ☐ Please Reply cycle

• **Comments:** **FORMAL RESPONSE TO O.A.**

Re: Patent Application Serial No.: 09/316,546
Attorney Docket No.: 99-012
Titled: "METHOD AND APPARATUS FOR PROCESSING CREDIT CARD
TRANSACTIONS"

CERTIFICATE OF TRANSMISSION


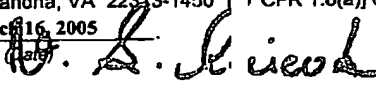
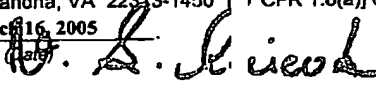
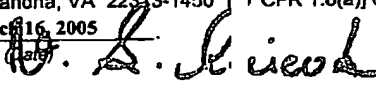
I hereby certify that this correspondence is being Transmitted
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(Fax No. 1 (703.872.9306) on March 16, 2005.

Dated: March 16, 2005 By: Veronika S. Leliever

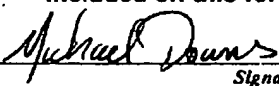

Veronika S. Leliever

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Veronika S. Leliever

| | | | | | | | | | |
|--|------------------------------------|--------------------------------------|--|-------------------------------|---------------------------------|--|--|--|--|
| TRANSMITTAL LETTER (General - Patent Pending) | | | | | Docket No. 9 4012 | | | | |
| In Re Application Of: JAY S. WALKER et al. | | | | | | | | | |
| Application No. 09/316,546 | Filing Date May 21, 1999 | Examiner Karnits, Stefanos | Customer No. 22927 | Group Art Unit 3624 | Confirmation No. 7943 | | | | |
| Title: METHOD AND APPARATUS FOR PROCESSING CREDIT CARD TRANSACTIONS | | | | | | | | | |
| <u>COMMISSIONER FOR PATENTS:</u> | | | | | | | | | |
| Transmitted herewith is: | | | | | | | | | |
| Amendment Transmittal Letter, 1 pg., (x2); and Amendment & Response to O.A., 18 pp. | | | | | | | | | |
| in the above identified application. | | | | | | | | | |
| <input checked="" type="checkbox"/> No additional fee is required. <input type="checkbox"/> A check in the amount of _____ is attached. <input checked="" type="checkbox"/> The Director is hereby authorized to charge and credit Deposit Account No. 50-0271 as described below. <input type="checkbox"/> Charge the amount of _____ <input checked="" type="checkbox"/> Credit any overpayment. <input checked="" type="checkbox"/> Charge any additional fee required. <input type="checkbox"/> Payment by credit card. Form PTO-2038 is attached. | | | | | | | | | |
| WARNING: Information on this form may become public. Credit card information should not be included on this form. Provide credit card information and authorization on PTO-2038. | | | | | | | | | |
|  _____ Signature | | | Dated: March 16, 2005 | | | | | | |
| Michael D. Downs Attorney for Applicants PTO Registration No. 50,252 Walker Digital, LLC 203.461.7292/phone 203.461.7300/fax Mdowns@walkerdigital.com | | | <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td colspan="2" style="padding: 2px;">I hereby certify that this correspondence is being sent by facsimile or fax no. 703-872-9306 addressed to the "Commissioner of Patents, P.O. Box 1450, Alexandria, VA 22313-1450" 37 CFR 1.8(a) on March 16, 2005</td> </tr> <tr> <td colspan="2" style="padding: 2px; text-align: center;">  _____ Signature of Person Mailing Correspondence Veronika S. Le... Typed or Printed Name of Person Mailing Correspondence </td> </tr> </table> | | | I hereby certify that this correspondence is being sent by facsimile or fax no. 703-872-9306 addressed to the "Commissioner of Patents, P.O. Box 1450, Alexandria, VA 22313-1450" 37 CFR 1.8(a) on March 16, 2005 | |  _____ Signature of Person Mailing Correspondence Veronika S. Le... Typed or Printed Name of Person Mailing Correspondence | |
| I hereby certify that this correspondence is being sent by facsimile or fax no. 703-872-9306 addressed to the "Commissioner of Patents, P.O. Box 1450, Alexandria, VA 22313-1450" 37 CFR 1.8(a) on March 16, 2005 | | | | | | | | | |
|  _____ Signature of Person Mailing Correspondence Veronika S. Le... Typed or Printed Name of Person Mailing Correspondence | | | | | | | | | |
| CC: | | | | | | | | | |

P15A/REV03

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|--|-------------------------------------|------------------------------|---|------------------------|--------------------------|
| AMENDMENT TRANSMITTAL LETTER (Small Entity) | | | | | Document No. 1-012 |
| Applicant(s): JAY S. WALKER et al. | | | | | |
| Application No. 09/316,546 | Filing Date May 21, 1999 | Examiner Karmis, Stefanos | Customer No. 22927 | Group Art Unit 3624 | Confirmation No. 7943 |
| Invention: METHOD AND APPARATUS FOR PROCESSING CREDIT CARD TRANSACTIONS | | | | | |
| <u>COMMISSIONER FOR PATENTS:</u> | | | | | |
| Transmitted herewith is an amendment in the above-identified application. | | | | | |
| <input checked="" type="checkbox"/> Applicant claims small entity status. See 37 CFR 1.27 | | | | | |
| The fee has been calculated and is transmitted as shown below. | | | | | |
| CLAIMS AS AMENDED | | | | | |
| | CLAIMS REMAINING AFTER AMENDMENT | HIGHEST # PREV. PAID FOR | NUMBER EXTRA CLAIMS PRESENT | RATE | ADDITIONAL FEE |
| TOTAL CLAIMS | 58 - | 58 = | 0 | x \$25.00 | \$0.00 |
| INDEP. CLAIMS | 5 - | 5 = | 0 | x \$100.00 | \$0.00 |
| Multiple Dependent Claims (check if applicable) <input type="checkbox"/> | | | | | \$0.00 |
| TOTAL ADDITIONAL FEE FOR THIS AMENDMENT | | | | | \$0.00 |
| <input checked="" type="checkbox"/> No additional fee is required for amendment. <input type="checkbox"/> Please charge Deposit Account No. _____ in the amount of _____ <input type="checkbox"/> A check in the amount of _____ to cover the filing fee is enclosed. <input checked="" type="checkbox"/> The Director is hereby authorized to charge payment of the following fees associated with this communication or credit any overpayment to Deposit Account No. 50-0271 <input checked="" type="checkbox"/> Any additional filing fees required under 37 C.F.R. 1.16. <input checked="" type="checkbox"/> Any patent application processing fees under 37 CFR 1.17. <input type="checkbox"/> Payment by credit card. Form PTO-2038 is attached. WARNING: Information on this form may become public. Credit card information should not be included on this form. Provide credit card information and authorization on PTO-2038. | | | | | |
|  Michael D. Downs Attorney for Applicants PTO Registration No. 50,252 Walker Digital, LLC 203.461.7292/phone 203.461.7300/fax Mdowns@walkerdigital.com | | | Dated: March 16, 2005 <div style="border: 1px solid black; padding: 5px; margin-top: 10px;"> I certify that this correspondence is being deposited <u>by facsimile to fax on 703-072-9306</u> addressed to "Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450" [37 C.F.R. 1.8(a)] on March 16, 2005 (Date)  Signature of Person Mailing Correspondence Veronika S. Lelievre Typed or Printed Name of Person Mailing Correspondence </div> | | |
| cc: | | | | | |

P11SMALL/REV08

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PAGE 6/23 * RCVD AT 3/16/2005 5:25:18 PM [Eastern Standard Time] * SVR:USPTO-EPXRF-1/0 * DNIS:8729306 * CSID: * DURATION (mm:ss):09:38

MAR 16 2005

PATENT

Application No.: 09/316,546
Attorney Docket No.: 99-012

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

CUSTOMER NO. 22927

Applicants: Walker et al.
Application No.: 09/316,546
Filed: May 21, 1999
Title: METHOD AND APPARATUS FOR PROCESSING
CREDIT CARD TRANSACTIONS
Attorney Docket No.: 99-012
Group Art Unit: 3624
Examiner: KARMIS, Stefanos
(703) 305-8130 /voice
(703) 872-9306 /fax

AMENDMENT and RESPONSE

to the Non-Final Office Action mailed December 16, 2004 (Paper No. 12032004)

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Examiner:

In response to the Office Action mailed December 16, 2004 (Paper No. 12032004), please consider the following remarks.

This document is filed by Applicants' representative on behalf of the present Applicants for patent. Accordingly, references in this document to "we," "us," "our," and the like will be understood as indicating the present Applicants